

Exhibit 2

Subj: **Good Faith Estimate of Closing Costs**
Date: 10/18/2007 1:35:45 PM Eastern Daylight Time
From: Karen.A.Flanagan@wellsfargo.com
To: gco126@aol.com

<<CANDEMERES-OTERO 10 18.07 pdf>>

Hello Jorge and Georgial

My apologies for not including the attachment in yesterday's e-mail.

I also neglected to ask for a copy of your homeowners insurance declarations page. Even though we will not be escrowing for insurance, we need to change the mortgagee clause to Wells Fargo and I need to submit proof that the house is insured. You can fax it over with the other documents.

Thanks again!

Karen A. Flanagan
Home Mortgage Consultant
Wells Fargo Home Mortgage
M6533-011
1393 Veterans Memorial Hwy, Suite 408N
Hauppauge, New York 11788
631 382-2251 Tel
631 757-3104 Cell
866 358-8178 Fax
Karen.A.Flanagan@wellsfargo.com

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Wells Fargo Home Mortgage-2701 Wells Fargo Way-Minneapolis, MN 55467-8000

<<Flanagan, Karen A..vcf>>

From: Karen.A.Flanagan <Karen.A.Flanagan@wellsfargo.com> Pg 3 of 3

To: Industrialbutton <Industrialbutton@aol.com>

Subject: RE: Terms and Conditions for Subordination Agreement. EIDL-695801-40-04

Date: Mon, Jan 14, 2008 1:45 pm

Attachments: Flanagan, Karen A..vcf (541)

Georgia,

Please call your insurance agent ASAP - she has advised our closing department that the insurance policy you have is for an investment home, this will not be acceptable for the closing, we need an owner occupied policy.

Karen A. Flanagan

Home Mortgage Consultant

Wells Fargo Home Mortgage

M6533-011

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Wells Fargo Home Mortgage-2701 Wells Fargo Way-Minneapolis, MN 55467-8000

From: Industrialbutton@aol.com [mailto:Industrialbutton@aol.com]

Sent: Monday, January 14, 2008 1:07 PM

To: deangelis@titleny.com; Flanagan, Karen A.

Subject: Re: Terms and Conditions for Subordination Agreement. EIDL-695801-40-04

Hello

SBA original documents were sent last Friday via Fedex 798350086430. at last tracking 11:15AM was on truck out for delivery.

Thank you,